

JAN 21 11 35 AM '97

GH 1890

PREPARED BY AND RETURN TO:  
SHARON K. ANDERSON, ATTORNEY  
46 TIMBER CREEK DRIVE  
CORDOVA, TN 38018  
(901) 757-1600

BK 73 PG 594  
W.E. DAVIS CH. CLK.

POWER OF ATTORNEY

STATE OF ARIZONA  
COUNTY OF MOHAVE

KNOW ALL MEN BY THESE PRESENTS that I, VERNON C. KINSER and GERTRUDE KINSER, the undersigned, of Shelby County, State of Tennessee, do hereby make, constitute, and appoint BRUCE KINSER, of Shelby County, Tennessee, my true and lawful attorney in fact for me and in my name, place, and stead, on my behalf, and for my use and benefit and for the specific purpose hereinafter described.

1. To execute any and all documents in connection with the following properties:

(1) 1922 Custer Drive, Southaven, Mississippi, being more particularly described as follows:

Lot 6, Section P, Southaven West Subdivision, in Section 26, Township 1 South, Range 8 West, in the City of Southaven, DeSoto County, Mississippi, as shown on plat of record in Plat Book 22, Page 3, in the Office of the Chancery Clerk of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

(2) 6987 Shadow Oaks Drive, Memphis, Tennessee, being more particularly described as follows:

Lot 81, Section A, Germantown Oaks Subdivision, as shown on plat of record in Plat Book 72, Page 34, in the Register's Office of Shelby County, Tennessee, to which plat reference is hereby made for a more particular description of said property.

(3) 4261 Cedar Tree Drive, Memphis, Tennessee, being more particularly described as follows:

Lot 127, Phase 3, Hickory Grove P.D., as shown on plat of record in Plat Book 123, Page 8, in the Register's Office of Shelby County, Tennessee, to which plat reference is hereby made for a more particular description of said property.

The powers granted in connection with this properties include, but are in no manner whatsoever limited to, authority to change the insurance carrier, to sell the property, to refinance the current mortgage, to rent/lease the property, to manage the property, to receive and keep any and all payments received as rental/lease payments or as proceeds from a potential sale of the property and to execute any and all documents necessary to effectuate any transaction regarding the property including, but not limited to, the sale, refinance and rent/lease.

2. I grant to said attorney in fact full power and authority to do, take and perform all and every act and things whatsoever requisite, proper, or necessary to be done, in the exercise of any of the rights and powers herein granted, as fully to all intent and purposes as I might or could do if personally present, with full power of substitution or revocation, hereby ratifying and confirming all that said attorney in fact, or his substitute or substitutes, shall lawfully do or cause to be done by virtue of this power of attorney and the rights and powers herein granted.

3. This instrument is to be construed and interpreted as a special power of attorney.

4. All rights, powers, and authority of said attorney in fact to exercise any and all rights and powers herein granted shall commence and be in full force and effect on the date of execution hereof, and such rights, powers and authority shall remain in full force and effect until the undersigned shall be no longer be the current mortgagor in connection with the current mortgage in place on the property, at which time the powers granted herein shall no longer be necessary or until the property has been sold.

5. This power of attorney shall not be affected by the subsequent mental or physical disability or incapacity or the death without notice of the grantor and is specifically executed with the intent that should the grantor become physically or mentally disabled or incapacitated that this power of attorney shall remain in full force and effect and not be affected thereby.

WITNESS my hand, this 13 day of DECEMBER, 1996.

Vernon C. Kinser  
VERNON C. KINSER

Gertrude Kinser  
GERTRUDE KINSER

STATE OF TENNESSEE Arizona  
COUNTY OF SHELBY Maricopa

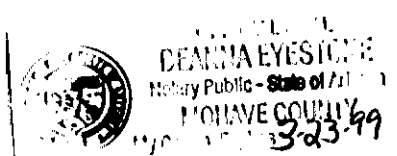
BEFORE ME, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared VERNON C. KINSER and GERTRUDE KINSER to me known to be the person(s) described in and who executed the foregoing instrument, and acknowledged that they executed the same as their free act and deed.

WITNESS my hand and Notarial Seal at office this 23 day of December, 1996.

Deanna Eyston  
Notary Public

My Commission Expires:

3-23-99



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No.	
D/C	DR# <u>4</u>
Pgs.	<u>2</u> ltm.
Val	
STATE TAX	
REGISTER'S FEE	<u>800</u>
RECORDING FEE	
WT <input type="checkbox"/> MISC FEE	
TOTAL	
STATE OF TENNESSEE	
SHELBY COUNTY	
GUY H. BATES	
REGISTER	

GH1890

SHELBY COUNTY  
REGISTER OF DEEDS  
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